

AMENDMENTS TO THE CLAIMS

Please amend the claims as follows:

1 – 24. (cancelled)

25. (currently amended) A method of creating a dynamic grammar from a predetermined arrangement of generic payee identifiers and specific payee identifiers, ~~the dynamic grammar including a each specific payee identifier~~ being associated with a generic payee identifier, the method comprising:

obtaining at least one generic payee identifier in accordance with a first type of predetermined criteria;

obtaining a specific payee identifier associated with each obtained generic payee identifier; and

creating the dynamic grammar by arranging the obtained generic payee identifier and the obtained specific payee identifier in accordance with a predetermined configuration.

26. (previously added) The method according to claim 25, wherein the first type of predetermined criteria is a customer account number, each generic payee identifier is associated with a particular customer account number, and said obtaining at least one generic payee comprises:

obtaining each generic payee identifier associated with the particular customer account number.

27. (previously added) The method according to claim 26, wherein said obtaining a specific payee identifier includes determining at least one specific payee identifier associated with each generic payee identifier.

28. (previously added) The method according to claim 25, wherein each generic payee identifier is associated with a plurality of specific payee identifiers.

29. (previously added) The method according to claim 28, wherein each generic payee identifier corresponds to a category of payee companies and each specific payee identifier corresponds to a single payee company.

30. (previously added) A method for facilitating an electronic payment using a system, the system including a database that includes a list of payee companies, the method comprising:

- (a) obtaining a customer specific identifier;
- (b) obtaining a first payee related identifier relating to at least one payee company from the database based on the customer specific identifier;
- (c) obtaining a second payee related identifier relating to at least one payee company, the second payee related identifier being associated with the first payee related identifier;
- (d) creating dynamic grammar from a predetermined arrangement of the obtained first payee related identifier and the obtained second payee related identifier.

31. (previously added) The method according to claim 30, wherein said obtaining a second payee related identifier includes determining, based on the first payee related identifier, whether to obtain the second payee related identifier.

32. (previously added) The method according to claim 30, wherein said first payee related identifier is a generic payee identifier, said generic payee identifier being associated with a plurality of the payee companies.

33. (previously added) The method according to claim 32, wherein the second payee related identifier is a specific payee identifier, said specific payee identifier being associated with one of the payee companies.

34. (previously added) The method according to claim 30, wherein said customer specific identifier is a customer account number.

35 – 37. (cancelled)

38. (currently amended) The apparatus according to claim ~~37~~ 40, wherein said generic identifier is associated with a plurality of payee companies and said specific payee identifier is associated with one of said plurality of payee companies.

39. (re-presented – formerly claim 36.) An apparatus for reducing a predetermined collection of data items to a customized arrangement comprising a subset of said data items, comprising:

a memory that stores the predetermined collection of data items;

a processor coupled to the memory, the processor being responsive to a set of predetermined criteria;

means for selecting at least one of the set of predetermined criteria, the means for selecting being coupled to the processor, the means for selecting including a first means for obtaining the at least one generic payee identifier in accordance with the set of predetermined

criteria and a second means for obtaining a specific payee identifier associated with each obtained generic payee identifier, the customized arrangement being part of a dynamic grammar that includes the at least one generic payee identifier and associated specific payee identifier; and means, coupled to the processor, for controlling the processor to create the customized arrangement in accordance with the selected criteria.

40. (re-presented – formerly claim 37.) An apparatus for reducing a predetermined collection of data items to a customized arrangement comprising a subset of said data items, the data items including identification information for a plurality of payee companies, the apparatus comprising:

a memory that stores the predetermined collection of data items;

a processor coupled to the memory, the processor being responsive to a set of predetermined criteria;

means for selecting at least one of the set of predetermined criteria, the means for selecting being coupled to the processor, the means for selecting including a first means for obtaining the at least one generic payee identifier in accordance with the set of predetermined criteria and a second means for obtaining a specific payee identifier associated with each obtained generic payee identifier; and

means, coupled to the processor, for controlling the processor to create the customized arrangement in accordance with the selected criteria.